

EXHIBIT “B”

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Wells Fargo Card Services
P.O. Box 9210
Des Moines, Iowa 50306

October 19, 2012

Lorinda Corral
3939 FORESTWOOD DR
SAN JOSE, CA 951211119

Subject: Notification of set-off against deposit account number ending in 8637
Credit card account balance: \$ 1,512.93

Dear Lorinda Corral:

This letter is to let you know that on October 19, 2012 we debited your deposit account noted above for \$3,229.51 and applied it to your credit card account number ending in 1085. This transaction is known as a 'set-off.'

The balance in the Deposit account before this action was \$3,230.51. The balance after set-off is \$1.00. The balance of your credit card account prior to set-off was \$4,742.44. The balance after set-off is \$1,512.93.

Per the terms of your Customer Agreement and Disclosure Statement, you are still responsible for the remaining balance after this set-off.

If you have questions, any one of our representatives can help you at 1-877-730-8978, Monday through Friday, 8 a.m. to 5 p.m., Central Time. For customers with hearing or speech disabilities, we accept telecommunications relay service calls.

Sincerely,

Beth Lovett

Beth Lovett
Collections Manager
Recovery Department
Wells Fargo Card Services

The laws of some states require us to inform you that this communication is an attempt to collect a debt and that the information obtained will be used for that purpose.